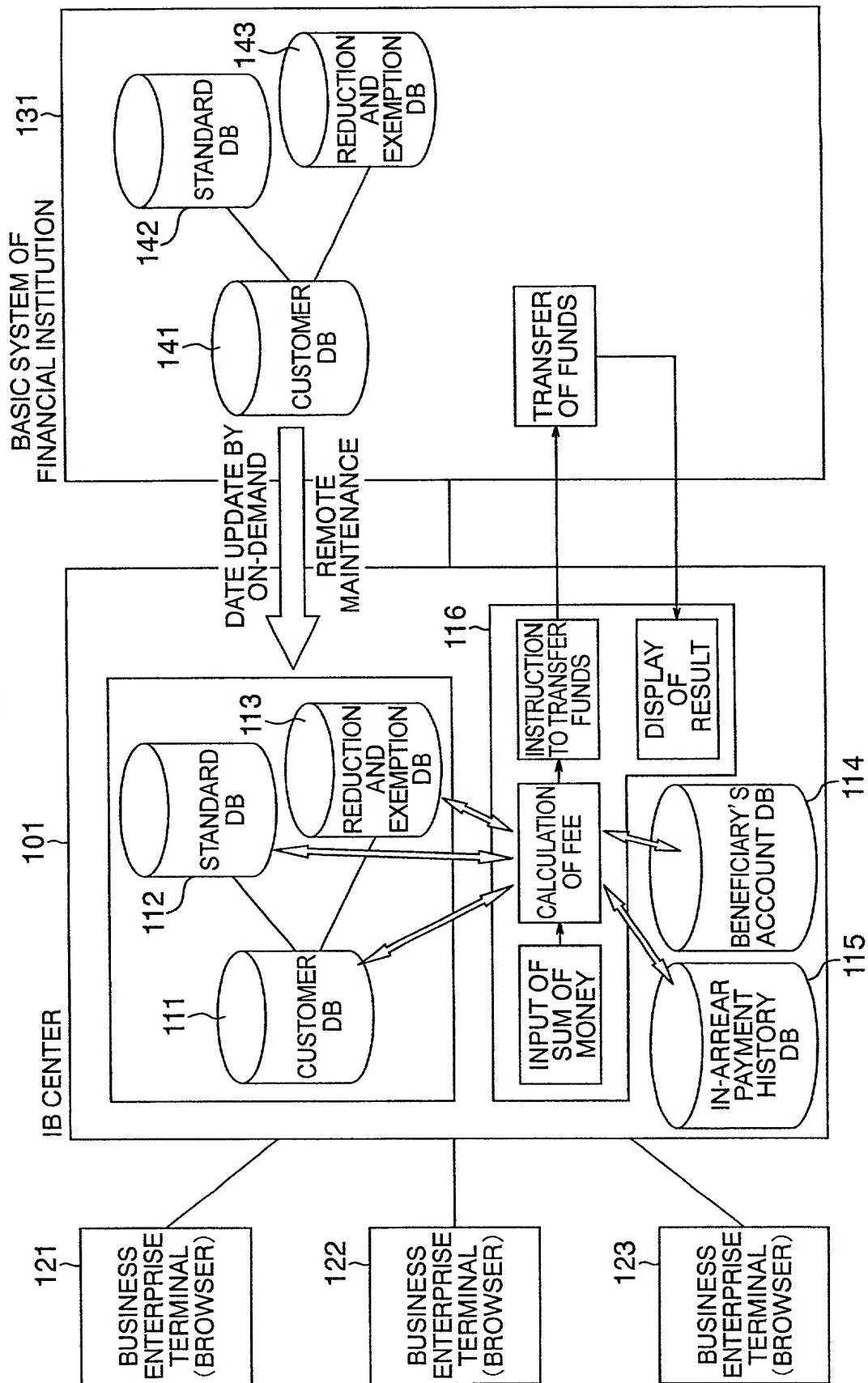


FIG. 1



Applicant: Yoshihiro YAMAGUCHI, et al.

Title: Fund Transfer System and Processing Method...

Atty Docket No. 16869S-042000

Sheet 2 of 13

FIG. 2

...

<FOR C BANK>					
<FOR B BANK>			SIFI- ON	N AND ON	
<FOR A BANK>			SIFI- ON	N AND ON	
CUSTOMER'S NAME	ACCOUNT NUMBER	CLASSIFI- CATION	N AND ON	ARD	
AAA	9876543	REDUCTION AND EXEMPTION	ARD	N AND ON	
BBB	11111111	STANDARD	ARD	N AND ON	
CCC	2222222	STANDARD	N AND ON	ARD	
DDD	3333333	REDUCTION AND EXEMPTION	N AND ON	N AND ON	
EEE	4444444	REDUCTION AND EXEMPTION	ARD	N AND ON	
FFF	5555555	STANDARD	N AND ON	N AND ON	
GGG	6666666	REDUCTION AND EXEMPTION	N AND ON	ARD	
HHH	7777777	REDUCTION AND EXEMPTION	ARD		
III	8888888	STANDARD			

FIG. 3

...

<FOR C BANK>	
<FOR B BANK>	
<FOR A BANK>	
DESTINATION OF FUND TRANSFER	FEE
OUR BANK	100
THEIR BANK	500

Applicant: Yoshihiro YAMAGUCHI, et al.

Title: Fund Transfer System and Processing Method...

Atty Docket No. 16869S-042000

Sheet 3 of 13

FIG. 4

...

<FOR C BANK>					
<FOR B BANK>					
<FOR A BANK>					YEN
CUSTOMER'S NAME	ACCOUNT NUMBER	DESTINATION OF FUND TRANSFER	FEE	YEN	YEN
AAA	9876543	OUR BANK	0YEN	YEN	YEN
		THEIR BANK	200YEN	YEN	YEN
DDD	3333333	OUR BANK	100YEN	YEN	YEN
		THEIR BANK	250YEN	YEN	YEN
EEE	4444444	OUR BANK	0YEN	YEN	YEN
		THEIR BANK	150YEN	YEN	YEN
GGG	6666666	OUR BANK	50YEN	YEN	YEN
		THEIR BANK	250YEN	YEN	YEN
HHH	7777777	OUR BANK	0YEN	YEN	
		THEIR BANK	100YEN		

FIG. 5

...

<FOR CCC>					
<FOR BBB>					
<FOR AAA>					YEN
CLIENT'S NAME	FINANCIAL INSTITUTION	ACCOUNT NUMBER	FEE	YEN	YEN
JJJ	B BANK	1234567	500YEN	YEN	YEN
GGG	A BANK	6666666	1000YEN	YEN	YEN
KKK	B BANK	6000006	600YEN	YEN	
MMM	C BANK	9999999	400YEN		

Applicant: Yoshihiro YAMAGUCHI, et al.

Title: Fund Transfer System and Processing Method...

Atty Docket No. 16869S-042000

Sheet 4 of 13

FIG. 6

CUSTOMER'S NAME	ACCOUNT NUMBER	CLASSIFICATION	CHANGE FLAG
AAA	9876543	REDUCTION AND EXEMPTION	0
BBB	11111111	STANDARD	0
CCC	2222222	STANDARD	0
DDD	3333333	REDUCTION AND EXEMPTION	0
EEE	4444444	REDUCTION AND EXEMPTION	0
FFF	5555555	STANDARD	0
GGG	6666666	REDUCTION AND EXEMPTION	0
HHH	7777777	REDUCTION AND EXEMPTION	0
III	8888888	REDUCTION AND EXEMPTION	1

FIG. 7

DESTINATION OF FUND TRANSFER	FEE	CHANGE FLAG
OUR BANK	100YEN	0
THEIR BANK	500YEN	0

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Title: Fund Transfer System and Processing Method...

Atty Docket No. 16869S-042000

Sheet 5 of 13

FIG. 8

CUSTOMER'S NAME	ACCOUNT NUMBER	DESTINATION OF FUND TRANSFER	FEE	CHANGE FLAG
AAA	9876543	OUR BANK	0YEN	0
		THEIR BANK	200YEN	0
DDD	3333333	OUR BANK	100YEN	0
		THEIR BANK	250YEN	0
EEE	4444444	OUR BANK	0YEN	0
		THEIR BANK	150YEN	0
GGG	6666666	OUR BANK	50YEN	0
		THEIR BANK	250YEN	0
HHH	7777777	OUR BANK	0YEN	0
		THEIR BANK	100YEN	0
III	8888888	OUR BANK	0YEN	1
		THEIR BANK	200YEN	1

Applicant: Yoshihiro YAMAGUCHI, et al.

Title: Fund Transfer System and Processing Method...

Atty Docket No. 16869S-042000

Sheet 6 of 13

FIG. 9B

FILE TRANSMISSION

BUSINESS : FUND TRANSFER
FUND TRANSFER DATE : 2001/MM/DD
SUM OF MONEY OF FUND TRANSFER : 10,000 YEN
ACCOUNT OF FUND TRANSFER DESTINATION :
B BANK B BRANCH ORDINARY DEPOSIT 1234567
HOLDER'S NAME OF ACCOUNT OF FUND
TRANSFER DESTINATION : JJJ
PAYING OUT ACCOUNT : A BANK A BRANCH
ORDINARY DEPOSIT 9876543
HOLDER'S NAME OF PAYING OUT ACCOUNT : AAA
FEE: APPLICANT'S ACCOUNT/BENEFICIARY'S ACCOUNT
PAYMENT SPECIFICATION IN ARREAR/
PAYMENT SPECIFICATION ON TRANSFER

FUND TRANSFER CLIENT CODE: 000001
CUSTOMER/EMPLOYEE CODE: 11111111

FIG. 9A

ONLINE

BUSINESS : FUND TRANSFER
FUND TRANSFER DATE : 2001/MM/DD
SUM OF MONEY OF FUND TRANSFER : 10,000 YEN
ACCOUNT OF FUND TRANSFER DESTINATION :
B BANK B BRANCH ORDINARY DEPOSIT 1234567
HOLDER'S NAME OF ACCOUNT OF FUND
TRANSFER DESTINATION : JJJ
PAYING OUT ACCOUNT : A BANK A BRANCH
ORDINARY DEPOSIT 9876543
HOLDER'S NAME OF PAYING OUT ACCOUNT : AAA
FEE: APPLICANT'S ACCOUNT/BENEFICIARY'S ACCOUNT
PAYMENT SPECIFICATION IN ARREAR/
PAYMENT SPECIFICATION ON TRANSFER

FIG. 10

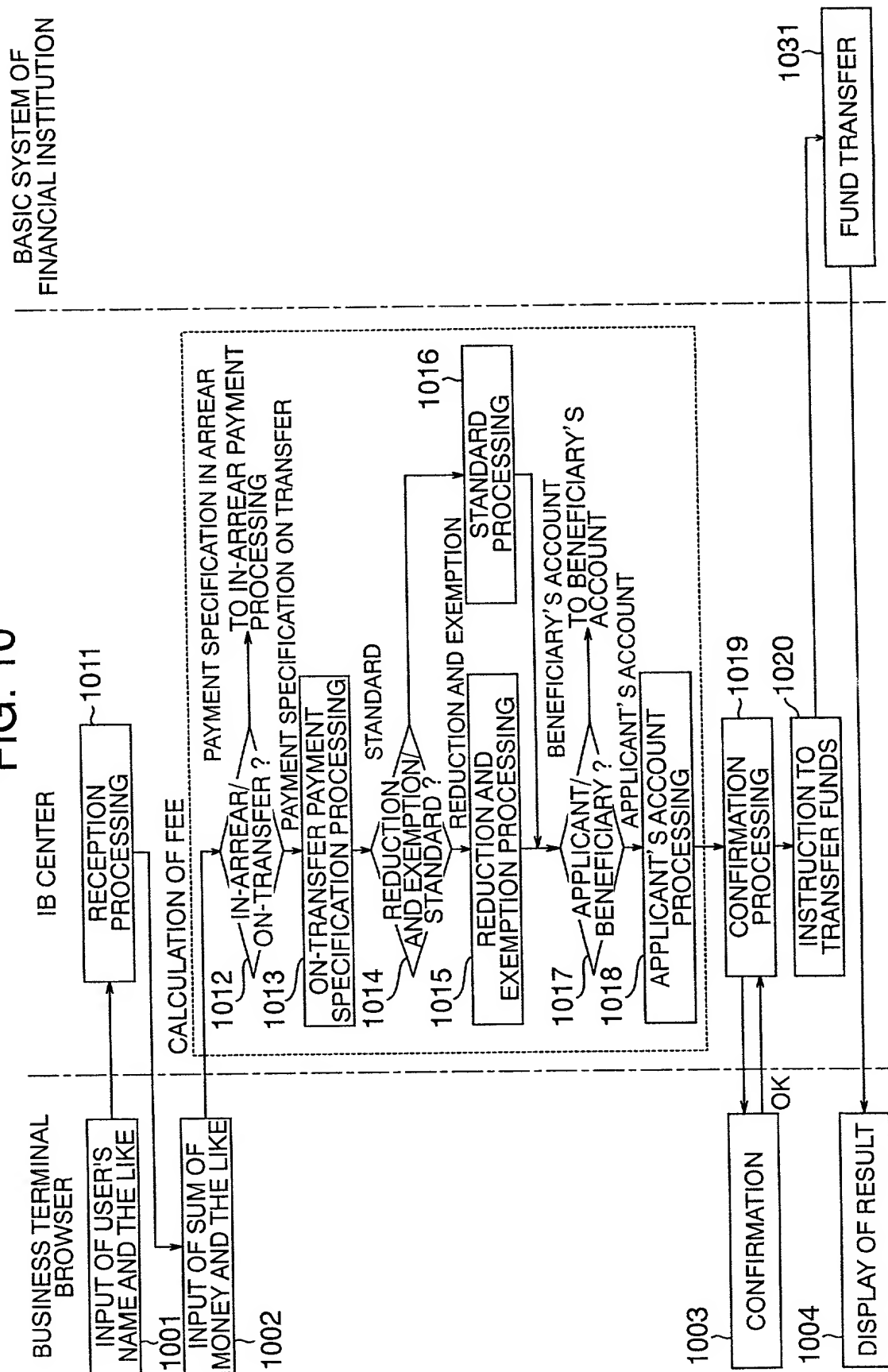
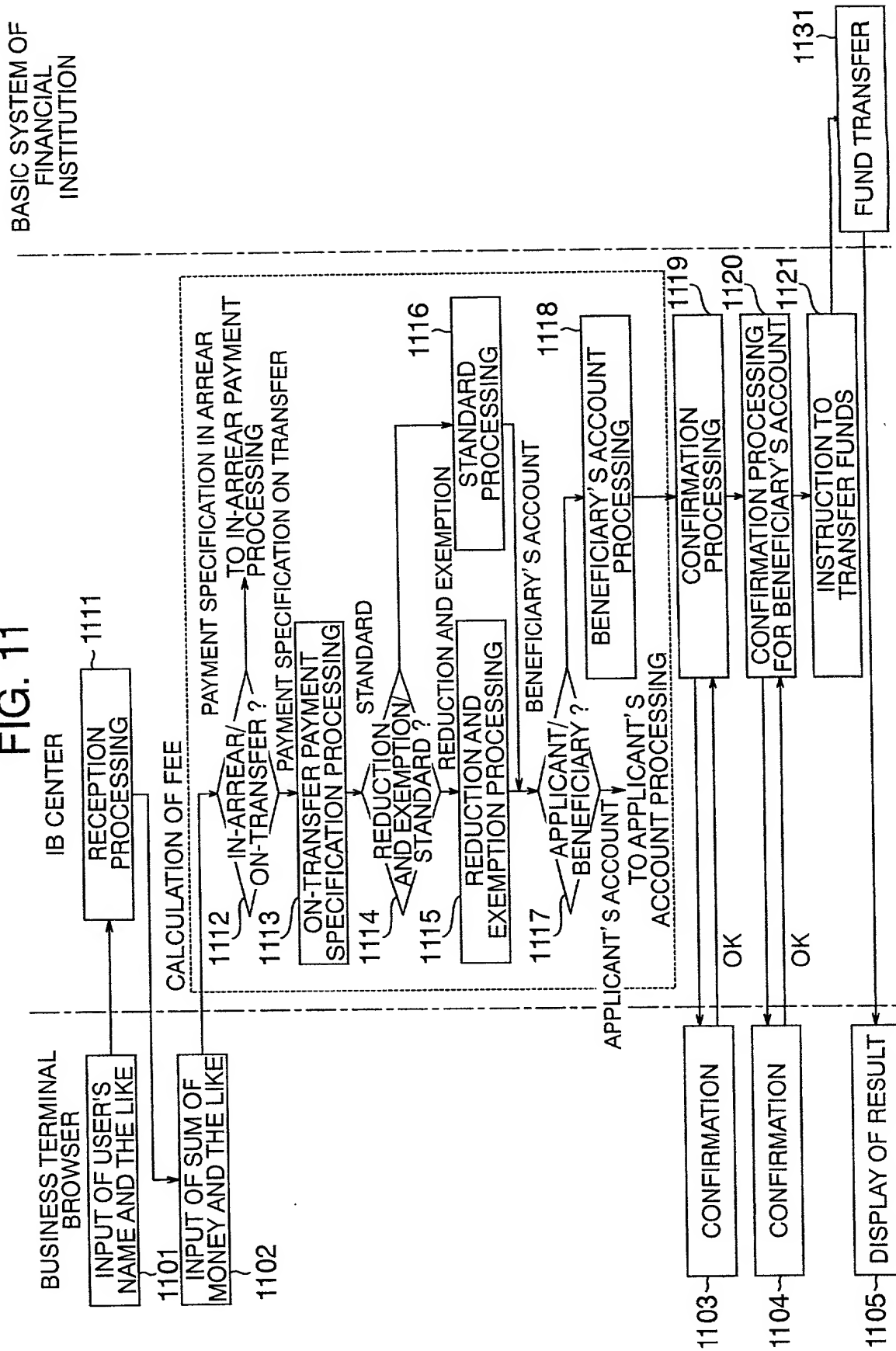


FIG. 11



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Title: Fund Transfer System and Processing Method...

Atty Docket No. 16869S-042000

Sheet 9 of 13

FIG. 12

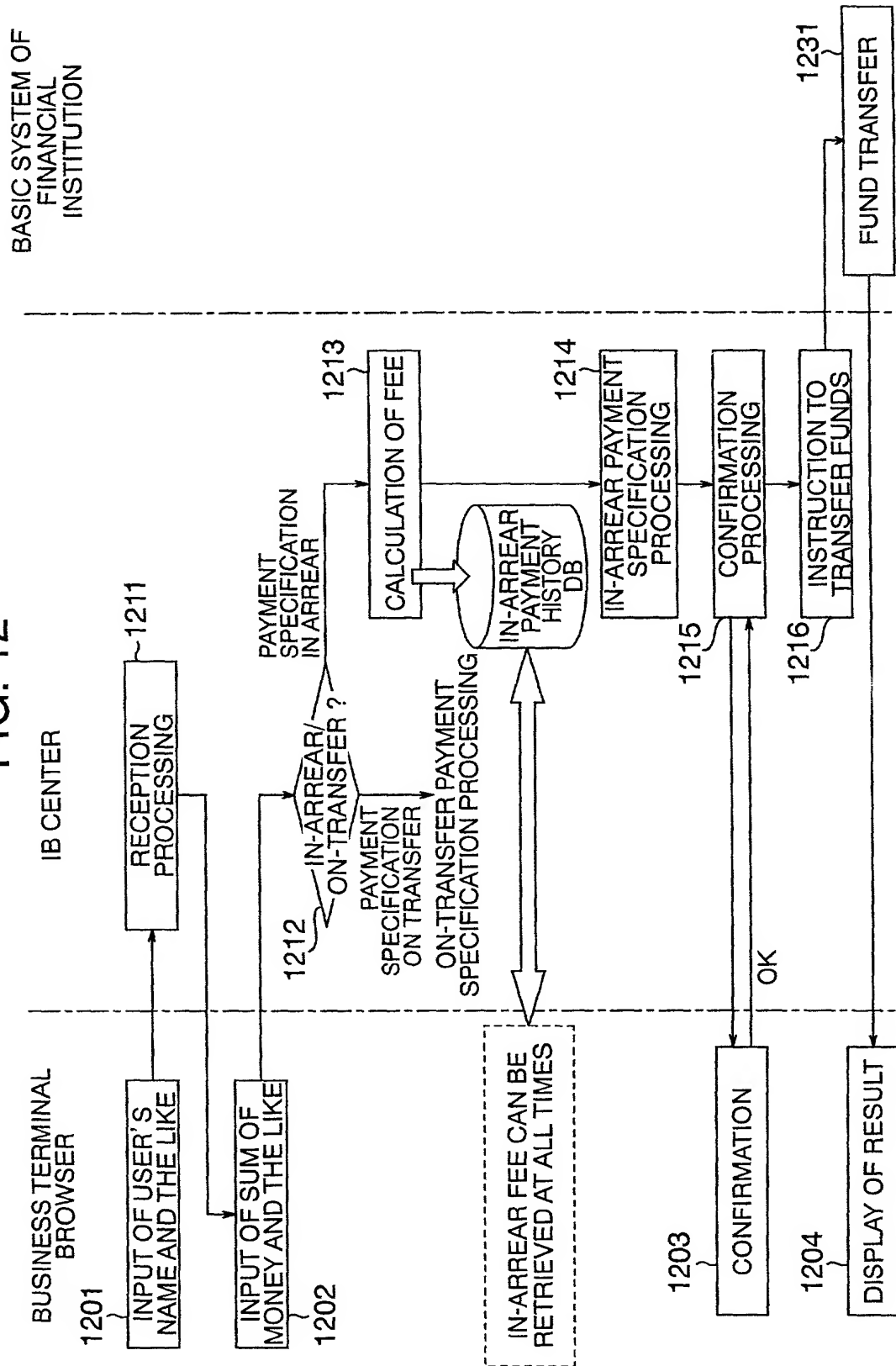


FIG. 13

BUSINESS
TERMINAL
BROWSER

IB CENTER

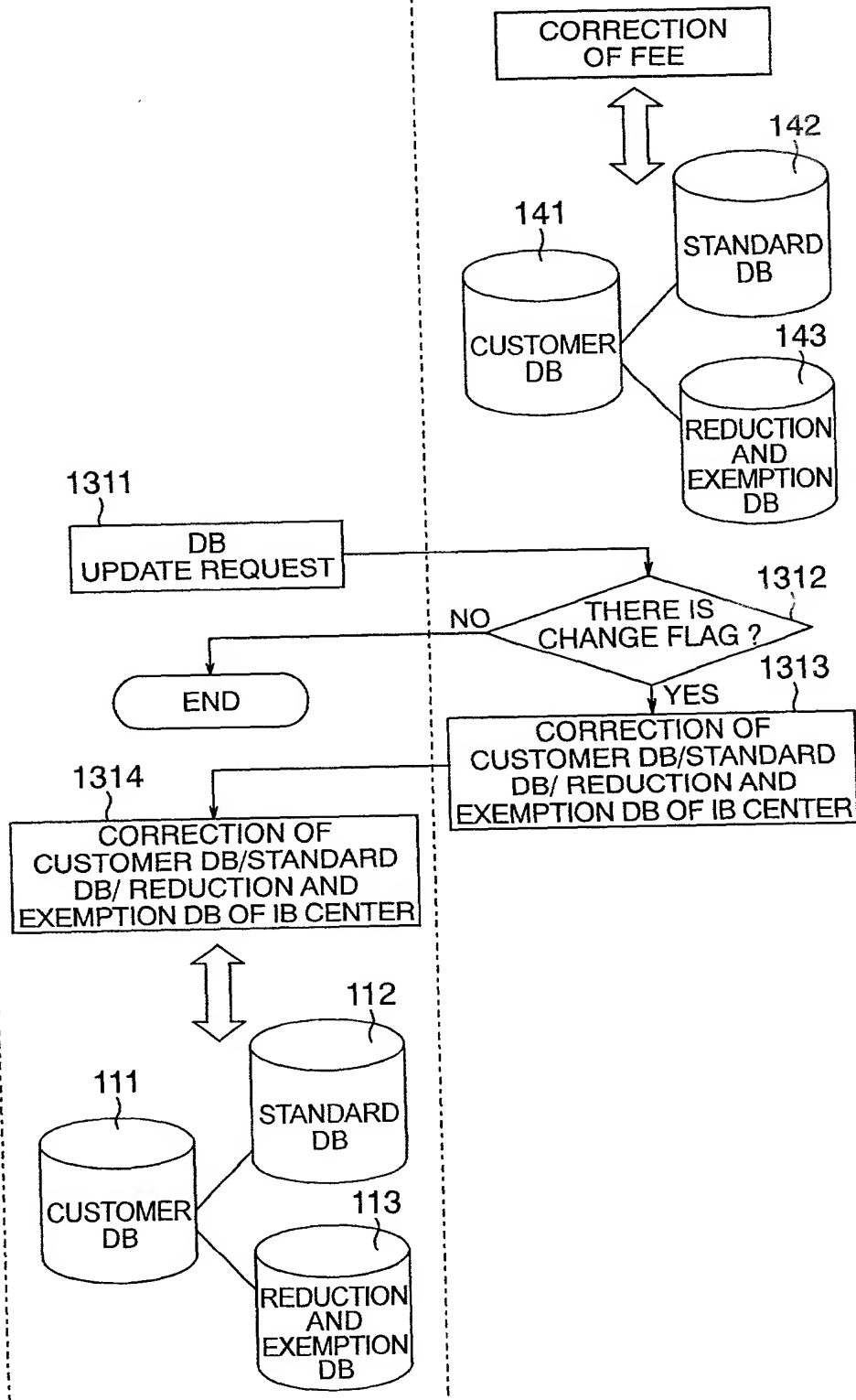
BASIC SYSTEM OF
FINANCIAL
INSTITUTION

FIG. 14

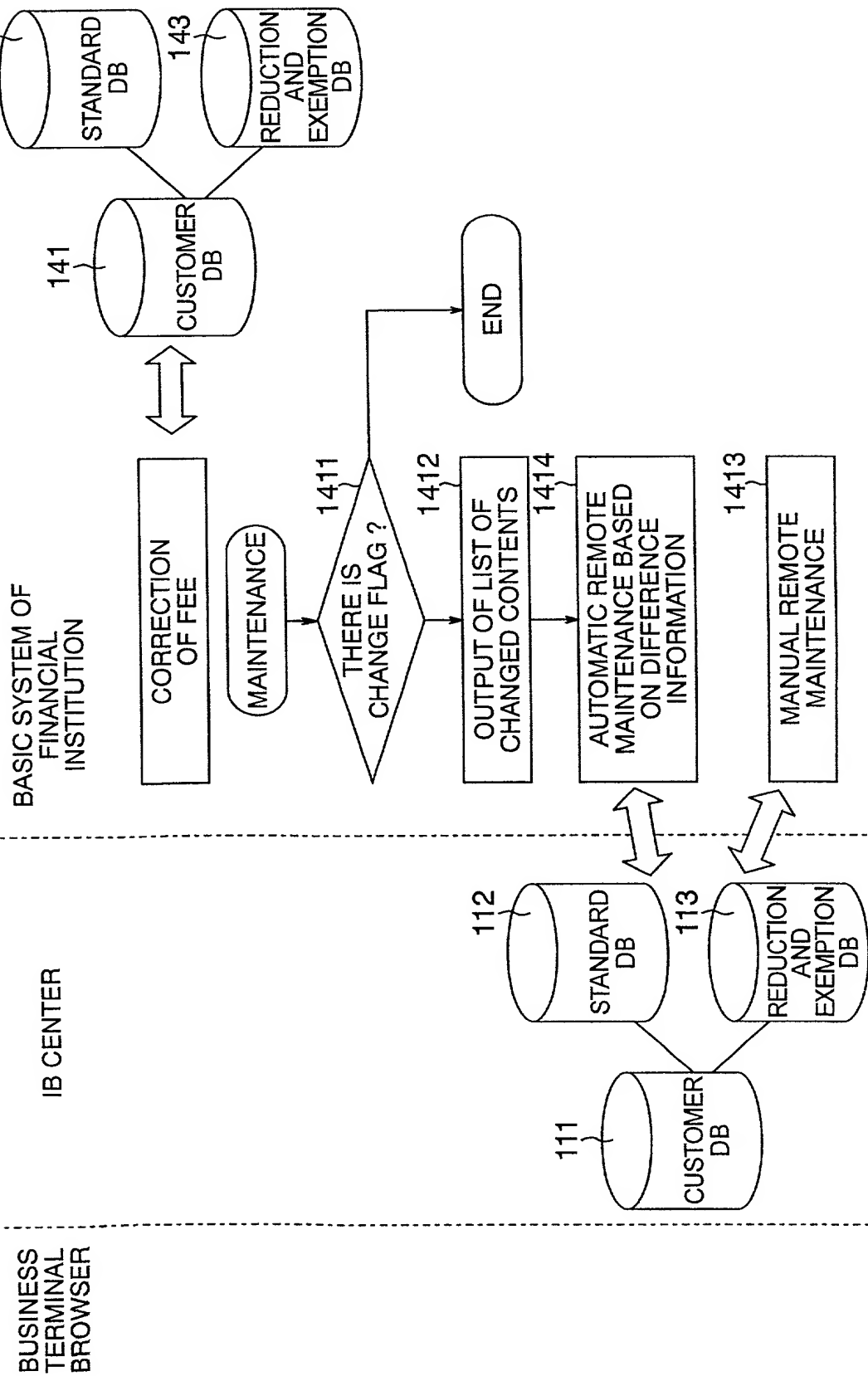


FIG. 15

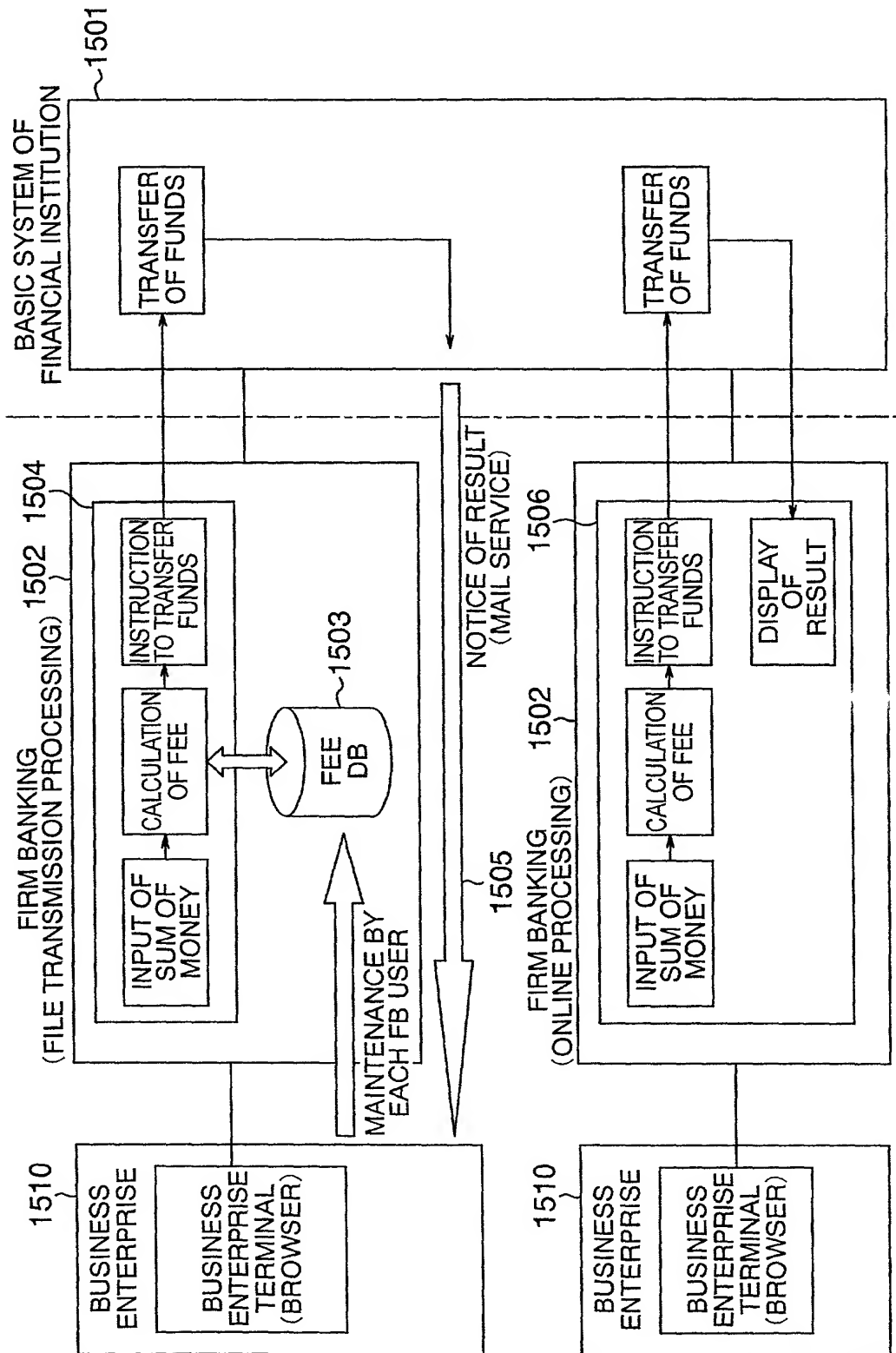


FIG. 16

